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Case 0 B1 (Official Form 1)	8-257 (1/08)	'66 Do	oc 1		ed 09/26/0 Document		Entere Page 1			8 16:48:4	6 D	esc Main
,	(	United		s Ba	nkruptcy rict of Illi	Co	urt	. VI 44	•		Vol	luntary Petition
Name of Debtor (if individent ind	dual, ente	er Last, First,	Middle):				Name of Jo	oint Debto	or (Spou	ise) (Last, First,	Middle):	
All Other Names used by (include married, maiden,			8 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					8 years
Last four digits of Soc. Se EIN (if more than one, sta		-	yer I.D. (	(ITIN)	No./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. & Street, City, State & Zip Code):  10524 S Calumet Ave Chicago, IL						Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					tate & Zip Code):	
Chicago, IL			ZII	COD	E <b>60628-283</b>	7						ZIPCODE
County of Residence or of the Principal Place of Busin <b>Cook</b>				111 1 11			or of the	ne Principal Plac	ce of Busi	iness:		
Mailing Address of Debtor (if different from street address)							Mailing Ad	ldress of .	Joint De	ebtor (if differen	t from str	reet address):
			ZIE	PCOD	 E						Γ	ZIPCODE
Location of Principal Asse	ets of Bus	siness Debtor				s abo	ove):					211 0022
							ŕ					ZIPCODE
	f Debtor				Nature (					_		y Code Under Which (Check one box.)
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)				(Check one bo			ate as defined in 11     ✓ Chapter 7			apter 15 Petition for cognition of a Foreign in Proceeding apter 15 Petition for cognition of a Foreign nmain Proceeding f Debts are box.)		
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in attach signed application is unable to pay fee excosors.</li> <li>☐ Filing Fee waiver requestatach signed application.</li> </ul>	installme n for the ept in ins	court's considerable to ch	ble to ind deration on the 1006(I	certify b). See	ing that the debt e Official Form uals only). Must		Debtor is Check if: Debtor's affiliates Check all a A plan is Acceptan	aggregat are less t pplicable being fil	e noncothan \$2,  e boxes: led with e plan v	ness debtor as ontingent liquida 190,000. 	ned in 11 defined in ted debts	U.S.C. § 101(51D). 11 U.S.C. § 101(51D). owed to non-insiders or from one or more classes of
Statistical/Administration Debtor estimates that Debtor estimates that, distribution to unsecur Estimated Number of Crect Lambda	funds wil after any red credite litors	l be available exempt prop	D   1,000-		d and administra	10,0	ors. expenses pai	d, there w		□ 50,001-	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Liabilities	0,001 to 0,000	\$1 million	\$1,000,0 \$10 mill		10,000 \$10,000,001 to \$50 million	\$10	,000,001 to 0 million	\$100,000 to \$500 i		\$500,000,001 to \$1 billion	More tha	

| Solution | Solution

(This page must be completed and filed in every case)	Ellis, Denardo D	
Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than two	o, attach additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debto	r (If more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose det I, the attorney for the pe that I have informed the chapter 7, 11, 12, or explained the relief avail	Exhibit B mpleted if debtor is an individual ots are primarily consumer debts.) titioner named in the foregoing petition, decla e petitioner that [he or she] may proceed und 13 of title 11, United States Code, and have ilable under each such chapter. I further certi debtor the notice required by § 342(b) of the
	X /s/ Troy L Gleaso	9/26/08
	Signature of Attorney for	
Exhi  (To be completed by every individual debtor. If a joint petition is filed, ex  ✓ Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  ☐ Exhibit D also completed and signed by the joint debtor is attach	ade a part of this petition.	•
Exhibit D also completed and signed by the joint deolor is attach	ed a made a part of this pe	ation.
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership per	ding in this District.
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an act	ion or proceeding [in a federal or state court]
Certification by a Debtor Who Reside		lential Property
(Check all app  Landlord has a judgment against the debtor for possession of deb	olicable boxes.) otor's residence. (If box ch	ecked, complete the following.)
(Name of landlord or less	or that obtained judgment)	)
(Address of lar	ndlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos		

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

 $\square$  Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Name of Debtor(s):

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filing of the petition.

**Voluntary Petition** 

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Document

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(This page must be completed and filed in every case)

Name of Debtor(s): **Ellis, Denardo D** 

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Denardo D Ellis

Signature of Debtor

Denardo D Ellis

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 26, 2008

Date

Χ

#### Signature of Attorney\*

#### X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

#### Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

#### 77 W Washington, Ste 1218

Address

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### September 26, 2008

Date

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

-	thorized Individual		
Printed Name o	f Authorized Individu	al	

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

Δddress

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature o	of Foreign Repre	sentative	
Printed Na	me of Foreign R	epresentative	

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 08-25766 Official Form 1, Exhibit D (10/06)

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Page 4 of 44 Document **United States Bankruptcy Court** 

**Northern District of Illinois** 

IN RE:		Case No.
Ellis, Denardo D		Chapter 7
	Debtor(s)	•

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

	•	•			<u> </u>	υ,		
the United States	trustee or bankrup	tcy administrate	or that outline	d the opportu	inities for available of	credit counseling	and assiste	ed me in
performing a relate	ed budget analysis	, and I have a ce	rtificate from	the agency de	scribing the services	provided to me. A	ttach a co	py of the
certificate and a c	opy of any debt re	payment plan d	eveloped thro	ugh the agend	cy.			
2. Within the 1	80 days <b>before th</b>	e filing of my b	ankruptcy ca	se, I received	l a briefing from a cr	edit counseling ag	gency appi	roved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed

William Comment of the Comment of th
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
<del>-</del> · · · · · · · · · · · · · · · · · · ·
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(I does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Denardo D Ellis

Date: September 26, 2008

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Ellis, Denardo D	X /s/ Denardo D Ellis	9/26/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Document Page 7 of 44 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Ellis, Denardo D		Chapter 7
·	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 185,000.00		
B - Personal Property	Yes	3	\$ 18,220.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 196,013.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 23,215.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 5,266.49
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,263.00
	TOTAL	14	\$ 203,220.00	\$ 219,228.00	

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Northern Dis	strict of Illinois

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IN RE:		Case No.
Ellis, Denardo D		Chapter 7
·	Debtor(s)	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 5,266.49
Average Expenses (from Schedule J, Line 18)	\$ 5,263.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 6,614.83

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 7,139.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 23,215.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 30,354.00

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IN RE Ellis, Denardo D

Debtor(s)

Case No.

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(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at:			185,000.00	177,304.00
10524 S Calumet Ave			100,000.00	,
Chicago, IL 60628-2837				
Cilicago, in 60026-2037				
	L			

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(Report also on Summary of Schedules)

**TOTAL** 

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(If known)

IN RE Ellis, Denardo D

Debtor(s)

Doc 1

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial		Checking Account		100.00
	accounts, certificates of deposit or shares in banks, savings and loan,		Checking Account	J	100.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life - through work - No cash surrender value		0.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension		5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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\_ Case No. \_

Debtor(s)

(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				1	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		06 Dodge Caravan		11,570.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			

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IN RE Ellis, Denardo D

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Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
not already listed. Itemize.				
			TAL	18,220.00

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Debtor(s)

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Case No. \_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residence at: 10524 S Calumet Ave Chicago, IL 60628-2837	735 ILCS 5 §12-901	15,000.00	185,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking Account	735 ILCS 5 §12-1001(b)	100.00	100.0
Checking Account	735 ILCS 5 §12-1001(b)	100.00	100.0
Savings Account	735 ILCS 5 §12-1001(b)	200.00	200.0
Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less	735 ILCS 5 §12-1001(b)	1,000.00	1,000.0
han \$500 each piece			
Pension 06 Dodge Caravan	735 ILCS 5 §12-1006(a) 735 ILCS 5 §12-1001(c)	5,000.00 2,400.00	5,000.0 11,570.0

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IN RE Ellis, Denardo D

Debtor(s)

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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 441323987			Installment account opened 2/08				18,709.00	7,139.00
Americredit PO Box 183853 Arlington, TX 76096-3853								
			VALUE \$ 11,570.00					
ACCOUNT NO. 6071306737202069			Mortgage account opened 9/07				177,304.00	
Citifinancial PO Box 499 Hanover, MD 21076-0499								
			VALUE \$ 185,000.00					
ACCOUNT NO.								
			VALUE \$	퇶	L			
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of the	Sul his p			\$ 196,013.00	\$ 7,139.00
			(Use only on la		Tot page		\$ 196,013.00	\$ 7,139.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Ellis, Denardo D

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Debtor(s)

Doc 1

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	·
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Debtor(s)

(If known)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM ACCOUNT NO. 016287558019341778 Open account opened 12/79 **Amex** PO Box 3001 Malvern, PA 19355-0701 3.00 Collections ACCOUNT NO. 0182 **AT & T** PO Box 8100 Aurora, IL 60507-8100 1.000.00 Assignee or other notification for: ACCOUNT NO. AT & T West Asset Management PO Box 2307 Sherman, TX 75091-2307 ACCOUNT NO. 517805266494 Revolving account opened 7/06 Cap One PO Box 5155 Norcross, GA 30091-5155 1,223.00 Subtotal 2,226.00 2 continuation sheets attached (Total of this page)

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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Debtor(s)

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>481977083186</b>			Revolving account opened 8/04				
Chgo Municip 180 N Lasalle St Chicago, IL 60601-2501							11,376.00
ACCOUNT NO. <b>79450119026186563</b>			Revolving account opened 1/05			+	11,070.00
Cit Bank/dfs 12234 N Ih 35 Austin, TX 78753-1705							1,109.00
ACCOUNT NO.			Loan			1	1,100100
Credit Protection Depot Aka My Cash Now 4601 W Sahara Ave Ste 1 Las Vegas, NV 89102-3735							1,108.00
ACCOUNT NO. <b>8255909642732330</b>			Collections				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Dish Network Dept 0063 Palatine, IL 60055							140.00
ACCOUNT NO. <b>5489555102898899</b>			Revolving account opened 1/02			+	140.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							1,236.00
ACCOUNT NO. <b>5407915025429298</b>			Revolving account opened 8/06				1,200.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							
	L					$\dashv$	559.00
ACCOUNT NO.  Med1 Medical	1						
				Ц		Ц	417.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	-	age	9) [	15,945.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n ıl	\$

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IN RE Ellis, Denardo D

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	('	Continuation Sneet)	_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	П		П	
Med Busi Bur 1460 Renaissance Dr # D Park Ridge, IL 60068-1331			Med1 Medical				
ACCOUNT NO. mult accts			Medical/ Dental Bill			H	
Mercy Medical Center 2525 S Michigan Ave Chicago, IL 60616-2333							200.00
ACCOUNT NO. <b>697147</b>			Installment account opened 4/08			Н	200.00
Nationwide Loans Llc							2 074 00
ACCOUNT NO. <b>5296</b>			Loan				2,871.00
Northway Financial Corp Level 8 Ste Plaza Commerical Ctr Bisazza St Sliema SLM 15 Malta,							1,074.00
ACCOUNT NO. <b>156699</b>			Medical/ Dental Bill			Н	1,07 1100
Pathology Consultants Of Chic PO Box 88493 Chicago, IL 60680-1493							404.00
ACCOUNT NO. <b>1500041887027</b>			Collections			Х	121.00
Peoples Energy C/O Timothy Walsh, Agent 130 E Randolph St Chicago, IL 60601-6207							478.00
ACCOUNT NO. 1878630893			Collections			Н	470.00
Verizon Wireless 1515 E Woodfield Rd Schaumburg, IL 60173-6046							
							300.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 5,044.00
, and the second			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	ota o o tica	al n al	\$ 23,215.00

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF	DEBTOR ANI	SPOUS	E		
Married		RELATIONSHIP(S):				AGE(S): <b>73 52</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Engineer Chicago Publ 4 years PO Box 9003 Chicago, IL 6						
<ol> <li>Current monthly</li> <li>Estimated month</li> </ol>	gross wages, sa	r projected monthly income at time case filed) lary, and commissions (prorate if not paid mon	thly)	\$ \$	DEBTOR <b>6,614.83</b>		SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROL</li><li>a. Payroll taxes a</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify)</li></ul>	nd Social Secur			\$ \$ \$ \$	1,063.76 108.10 111.09 65.39	\$ \$ \$ \$	
5. SUBTOTAL O		DEDUCTIONS		\$	1,348.34		
6. TOTAL NET M				\$	5,266.49		
8. Income from rea 9. Interest and divid 10. Alimony, maint that of dependents 11. Social Security	l property dends enance or suppo listed above or other govern		or's use or	\$ \$ \$		\$ \$ \$	
(Specify)				\$ \$		\$ \$	
13. Other monthly	income			\$ \$ \$		\$ \$ \$	
14. SUBTOTAL O		HROUGH 13 COME (Add amounts shown on lines 6 and 14)		\$ \$	5,266.49	\$ \$	
16. COMBINED A	AVERAGE MO	<b>ONTHLY INCOME</b> : (Combine column totals stal reported on line 15)	from line 15;		\$	5,266.4	9

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

(If known)

IN RE Ellis, Denardo D

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Debtor(s)

\_ Case No. \_\_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	k(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the d on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,628.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:	ф	075.00
a. Electricity and heating fuel	\$	375.00
b. Water and sewer	\$ —	40.00
c. Telephone	\$ —	125.00
d. Other Cable And Internet	— \$ —	125.00
2. Home maintenance (nameins and unknow)	— • —	50.00
3. Home maintenance (repairs and upkeep) 4. Food	\$	750.00
5. Clothing	φ	110.00
6. Laundry and dry cleaning	φ —	100.00
7. Medical and dental expenses	Ψ ——	100.00
8. Transportation (not including car payments)	\$ ——	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ —	50.00
10. Charitable contributions	\$	250.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	200.00
a. Homeowner's or renter's	\$	150.00
b. Life	\$	
c. Health	\$	
d. Auto	\$	167.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	200.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Φ.	450.00
a. Auto	\$	453.00
b. Other	— <u>\$</u> —	
14. A1'	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
<ul><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li><li>17. Other Personal Care &amp; Grooming</li></ul>	\$	150.00
Auto Repairs	— ¢ —	40.00
Auto Nepalis	—— \$ —	40.00
	—— <sup>ф</sup> —	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	l <sub>s</sub>	5,263.00
applicable, on the Statistical Statistical y of Certain Educations and Related Statis.	$\Box$	0,200.00
10 Danilla anni anno an danno an danno and airean and airean da da anno aidir da anna fallamina da filina	-£41-!- 1	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing <b>None</b>	or this docu	ment.
Note		
20. STATEMENT OF MONTHLY NET INCOME		_
a. Average monthly income from Line 15 of Schedule I	\$	5,266.49
b. Average monthly expenses from Line 18 above	\$	5,263.00
c. Monthly net income (a. minus b.)	\$	3.49

Desc Main

(If known)

IN RE Ellis, Denardo D

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 26, 2008 Signature: /s/ Denardo D Ellis Debtor **Denardo D Ellis** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

# Northern District of Illinois

IN RE:		Case No
Ellis, Denardo D		Chapter 7
•	Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
_	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE

6,614.00 2008 income from employment (monthly)

77,478.00 2007 income from employment

76,000.00 2006 income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

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Complete a. or b., as appropriate, and c.

None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a join
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT PAID** 

**AMOUNT** STILL OWING Case 08-25766 Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main Page 25 of 44 Document

Citifinancial Mortgage PO Box 140609 Irving, TX 75014-0609

4.875.00

177,304.00

**Americredit Financial Services** PO Box 183853

Last 3 months 1,359.00 18,706.00

Arlington, TX 76096-3853

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than

\$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition

is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or

not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a

joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

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List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not

a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON RELATIONSHIP TO DESCRIPTION AND OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

Church monthly approx 250

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not

a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

of this case.

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Desc Main

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

676.00

#### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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		Document	Page 27 of 44	

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 26, 2008	Signature /s/ Denardo D Ellis	
	of Debtor	Denardo D Ellis
Date:	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**0** continuation pages attached

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Document Page 28 of 44 United States Bankruptcy Court Northern District of Illinois

IN RE:				Case No				
Ellis, Denardo D			Chapter <b>7</b>					
	]	Debtor(s)						
	CHAPTER 7 II	NDIVIDUAL DEB	TOR'S STATEMENT	OF INTEN	TION			
I have filed a so	chedule of executory contrac	ts and unexpired leases	secured by property of the es which includes personal prop e which secures those debts of	erty subject to	an unexpire	ed lease.		
Description of Secured Pro	perty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
06 Dodge Carav Residence at:	⁄an	Americredit Citifinancial					<b>√</b> ✓	
Description of Leased Prop	erty	L	essor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	
<b>09/26/2008</b> Date	/s/ Denardo D Ellis Denardo D Ellis		Debtor		Ioi	nt Dahtar (i	f applicable)	
Date	Denardo D Emis		Detitol		301.	iii Debioi (i	т аррпсаотс)	
DECLAR	ATION AND SIGNATUR	E OF NON-ATTORN	EY BANKRUPTCY PETIT	ION PREPAR	ER (See 1	1 U.S.C. §	110)	
compensation and and 342 (b); and, bankruptcy petitio	have provided the debtor wit (3) if rules or guidelines hav	th a copy of this docume e been promulgated pur debtor notice of the max	on preparer as defined in 11 ent and the notices and information to 11 U.S.C. § 110(h) simum amount before preparir	nation required setting a maxir	under 11 U num fee fo	.S.C. §§ 110 r services cl	O(b), 110(h), nargeable by	
If the bankruptcy	me and Title, if any, of Bankrupt petition preparer is not an i n, or partner who signs the d	ndividual, state the na	me, title (if any), address, an	Social Security d social securit		•		
Address								
Signature of Bankrup	otcy Petition Preparer			Date				
Names and Social is not an individua		individuals who prepare	ed or assisted in preparing this	document, unl	ess the banl	cruptcy petit	tion preparer	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# Case 08-25766 Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main Document Page 29 of 44 United States Bankruptcy Court Northern District of Illinois

Ellis, Denardo D

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_17

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 26, 2008

/s/ Denardo D Ellis
Debtor

Joint Debtor

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Ellis, Denardo D 10524 S Calumet Ave Chicago, IL 60628-2837 Document Dish Network Dept 0063 Palatine, IL 60055

Gleason & Gleason 77 W Washington, Ste 1218

Chicago, IL 60602

Hsbc Bank PO Box 5253

Carol Stream, IL 60197-5253

Americredit PO Box 183853

Arlington, TX 76096-3853

Med Busi Bur 1460 Renaissance Dr # D

Amex PO Box 3001 Malvern, PA 19355-0701 Mercy Medical Center 2525 S Michigan Ave Chicago, IL 60616-2333

Park Ridge, IL 60068-1331

AT & T PO Box 8100 Aurora, IL 60507-8100 Northway Financial Corp Level 8 Ste Plaza Commerical Ctr Bisazza St Sliema SLM 15 Malta.

Cap One PO Box 5155 Norcross, GA 30091-5155 Pathology Consultants Of Chic PO Box 88493 Chicago, IL 60680-1493

Chgo Municip 180 N Lasalle St Chicago, IL 60601-2501 Peoples Energy C/O Timothy Walsh, Agent 130 E Randolph St Chicago, IL 60601-6207

Cit Bank/dfs 12234 N Ih 35 Austin, TX 78753-1705 Verizon Wireless 1515 E Woodfield Rd Schaumburg, IL 60173-6046

Citifinancial PO Box 499 Hanover, MD 21076-0499 West Asset Management PO Box 2307 Sherman, TX 75091-2307

Credit Protection Depot Aka My Cash Now 4601 W Sahara Ave Ste 1 Las Vegas, NV 89102-3735

# Case 08-25766 Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main

Document	
United States	<b>Bankruptcy Court</b>
Northern I	District of Illinois

IN	N RE:	Case No
ΕII	Ellis, Denardo D	Chapter 7
	Debtor(s)	
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FOR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify one year before the filing of the petition in bankruptcy, or agreed to be of or in connection with the bankruptcy case is as follows:	that I am the attorney for the above-named debtor(s) and that compensation paid to me within paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	s <u>676.00</u>
	Prior to the filing of this statement I have received	s <u>676.00</u>
	Balance Due	ss0.00
2.	. The source of the compensation paid to me was: $\square$ Debtor $\square$ Oth	er (specify):
3.	. The source of compensation to be paid to me is: $\Box$ Debtor $\Box$ Oth	er (specify):
4.	. I have not agreed to share the above-disclosed compensation with	any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a progether with a list of the names of the people sharing in the comp	erson or persons who are not members or associates of my law firm. A copy of the agreement, pensation, is attached.
5.	. In return for the above-disclosed fee, I have agreed to render legal serv	ice for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice t</li> <li>b. Preparation and filing of any petition, schedules, statement of affactions.</li> <li>c. Representation of the debtor at the meeting of creditors and confidence.</li> <li>d. Representation of the debtor in adversary proceedings and other e</li> <li>e. [Other provisions as needed]</li> </ul>	rmation hearing, and any adjourned hearings thereof;
6.	. By agreement with the debtor(s), the above disclosed fee does not include the debtor of the debtor	ide the following services:
		CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or ar proceeding.	rangement for payment to me for representation of the debtor(s) in this bankruptcy
_		L Gleason
	Date	Signature of Attorney
	Gleasor	n & Gleason

Name of Law Firm

Case 08-25766 Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main Document Page 32 of 44

Form 1040X Amended U.S. Individual Income Tax Return mber 2007) See separate instructions. This return is for calendar year ► 2007, or fiscal year ended ► Denardo Ellis, Sr if a joint return, spouse's first name 340-52-8155 Jacqueline Knighten-Ellis Home address (no. and street) or P.O. box if mail is not delivered to your home 331-52-2007 type 10524 S. Calumet Ave. Apt no City, town or post office. If you have a foreign address, see instruction Hse. Chicago IL 60628-2837 If the address shown above is different from that shown on your last return filed with the IRS, would you like us to change it in our records? Filing status. Be sure to complete this line. Note. You cannot change from joint to separate returns after the due date. .► Yes No Single Single X Married filing jointly
X Married filing jointly Married filing separately On this return " If the qualifying person is a child but not your dependent, see instructions. Head of household\* Qualifying widow(er) Use Part II on page 2 to explain any changes A Original mount or as B Net change --amount of increase C Correct emount or as previously adjusted (see instructions) Income and Deductions (see Instructions) or (decrease) -explain in Part II 1 Adjusted gross income (see instructions) . . . . . . . . . 77,478 77,478. itemized deductions or standard deduction (see instructions)  $\dots \dots$ 2 42,358 42,358. 3 35,120. Exemptions. If changing, fill in Parts I and II on page 2 (see instructions). . n 35,120. 4 13,600 Taxable income. Subtract line 4 from line 3 . . . . . . 0. 13,600. 5 Tax (see instructions). Method used in column C . Tables 21.520 0 21,520. 6 7 Credits (see instructions)...... 2,446. n 2,446. 7 8 Subtract line 7 from line 6. Enter the result but not less than zero . . . 0. 271 271 2,446. 271 2,175. 9 0 0 Federal income tax withheld and excess social security and tier 1 RRTA tax withheld. If changing, see instructions . . . 10 2,446 271 2,175. 11 8,542 Estimated tax payments, including amount applied from prior year's return. 0 8,542. Pay-0. 13 ٥. ٥. 0. 0. 0. Credits: Federal telephone excise tax or from Forms 2439, 4136, 8885, or 8801 (if refundable) 0. 15 0. 17 Amount of tax paid with original return plus additional tax paid after it was filed 16 18 Total payments. Add lines 11 through 17 in column C . . . . . . . 17 18 8,542. Refund or Amount You Owe 19 Overpayment, if any, as shown on original return or as previously adjusted by the IRS . 6.096 21 Amount you owe. If line 10, column C, is more than line 20, enter the difference and see instructions 20 2,446. 21 23 Amount of line 22 you want refunded to you..... 271. Amount of line 22 you want applied to your 23 <u>271.</u> estimated tax . . . 24 Under penalties of perjury, I declare that I have filed an original return and that I have statements, and to the best of my knowledge and belief, this amended return is true, based on all information of which the preparer has any knowledge. Sign Here Your signature Spouse's signature, if a joint return, both m Firm's name (or yours if self-employed ddress, and IP code Self-prepared EIN BAA For Paperwork Reduction Act Notice, see instructions.

FDIA1812 11/05/07

Form 1040X (Rev 11-2007)

Case 08-25766 Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main Form 1040X (Rev 11-2007) Denardo D Ellis, Sr. & Jacque II ne D Knighten - Ellis 340-52-8155 Part | Exemptions. See Form 1040 or 1040A instructions. Page 2 Complete this part only if you are:

Increasing or decreasing the number of exemptions claimed on line 6d of the return you are amending, or

Increasing or decreasing the exemption amount for housing individuals displaced by Hurricane Katrina. A Original number of exemptions reported or as previously adjusted C Correct number of exemptions B Net change Caution. If someone can claim you as a dependent, you cannot claim an exemption for yourself. 27 Your dependent children who did not live with you due to divorce or separation . . . . 27 28 29 Total number of exemptions. Add tines 25 through 28. . . . . . 29 Multiply the number of exemptions claimed on line 29 by the amount listed below for the tax year you are amending. Enter the result here. Exemption amount But see the instructions for line 4 if the amount on line 1 is over: 2007 2006 2005 2004 \$3,400 3,300 3,200 3,100 \$117,300 112,875 109,475 107,025 30 If you are claiming an exemption amount for housing individuals displaced by Hurricane Katrina, enter the amount from Form 8914, line 2 for 2005 or line 6 for 2006 (see instructions for line 4). Otherwise enter -0-32 Add lines 30 and 31. Enter the result here and on line 4. . . 32

(c) Dependent's relationship

to you

(d)

if qualifying child for child tax credit

Number of children on 33 who:

● lived with you . ▶

				• did not live with you due to divorce or sep- aration (see instructions)
			┍┾╅╌	Dependents
Part II Explanation of Changes			<del>╎╶┡╍┤</del> ╌	on 33 not entered above
Enter the line number from page 1 of the f the supporting forms and schedules for the be returned. Be sure to include your name	orm for each item you te items changed. If yo and social security n	are changing and give the re u do not attach the required anber on any attachments.	ason fo informa	
If the change relates to a net operating loss carryback or a shows the year in which the loss or credit occurred. See the 7. Amending to claim the residentia		K 11616	· · · ·	<u> </u>
		· · · · · · · · · · · · · · · · · · ·	·	
			<del></del>	
Part III Presidential Election Campaign Fu	ind. Checking below w	I not increase your toy or		
If you did not previously want \$3 to go to the fund but now want \$4 is joint return and your spouse did not previously want \$4 to	ant to, check here ogo to the fund but now	wants to, check here	ce your	refund.
				Form 1040X (Rev 11-2007)

(b) Dependent's social security

number

33 Dependents (children and other) not claimed on original (or adjusted) return:

Last name

(a) First name

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Form 1040	٠.	epartment of the Treasury - intern	al Revenue Service			1			
rom 1040		J.S. Individual Inc	come Tax R	eturn 20(	)7	IDC.I.	- O-1- D		
1 -6 -1	Fort	e year Jan 1 - Dec 31, 2007, or o	ither tax year beginnin	g , 2007,	ending	. 20	Only — Do r	ot write or staple in this	
Label (See instructions.)	I.		Mi La	st name		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	You	OMB No. 1545-00 or social security numi	
(		ardo		llis, Sr.			- 1	0-52-8155	
Use the IRS label,	1	nt return, spouse's first name	Mf La	st name				Wee's social security :	
Otherwise,		queline	D K	nighten-Elli	.8			1-52-2007	- CHICKEN
please print		address (number and street). If you	heve a P.O. box, see in:	structions.		Apartment n	a   33	You must enter	VOLIE
or type.	105	24 S. Calumet A	ve.			Hse.	1.	social security	Ý.
Presidential		wn or post office, if you have a forei	gn address, see instruct	ions.	State			number(s) abov	ve. 🛕
Election		ago			IL	60628-28	37 Che	cking a box below will	not
Campaign	P 0	neck here if you, or your spouse i	f filing jointly, want \$3	to go to this fund? (see i	nstructions).			nge your tax or refund You X Snou	
Filing Status	1	Single	· · · · · · · · · · · · · · · · · · ·	4 [			-		50
_	2	X Married filing jointly (ever	if only one had incom	re)		household (with			
Check only	3	Married filing separately.	Enter spouse's SSN a	bove & full	but not y	rvu ueuendent	enter this	child's	
one box.		name here. ➤		5 [	-	-			
Exemptions	6:	X Yourself, if someone	can claim very e-		Quantit	widow(er) with de	pendent child		
•		X Yourself, if someone X Spouse	oan cami you as	a dependent, do no	at check bo	ж 6а	• • • ]_	Boxes checked on 6a and 6b	2
				(2) Dependent's		· · · · · · ·	<u></u>	No. of children	
	•	: Dependents:		social security	(3) [	ependent's ationship	(4) √ ir	on 6c who:	
		(1) First name	Last name	number		to you	qualifying child for child tax credit	with you	
	K	enneth M Knighter		1202 10	<del> </del>	·	(see instra)	did not	
		nneth Knighten,		323-48-7211			$-\Box$	due to divorce or separation	
If more than		direct,	Sr.	329-26-4952	Paren	t	_Д.	(see instra)	
four dependents, see instructions.							П	Dependents on 6c not	•
		Total number of		<u> </u>			П	- entered above Add rumbers	2
	<del></del> 7	Total number of exemption Wages, salaries, tips, etc.	ns claimed			<u> </u>		on lines	4
Income		Wages, salaries, tips, etc. Taxable interest. Attach S		-2			7		175.
	ь	Tax-exempt interest. Do I	cnedule B it requir	red			8a	1	
Attach Form(s)	9 a	Ordinary dividends. Attach	Schodulo Bif and	8a	8Ь				
W-2 here. Also	b	Qualified dividends (see insirs)		uirea	12:10	• • • • • • • •	9a		
attach Forms W-2G and 1888-R	10	Taxable refunds, credits, or offse	35 of State and Incol	rome tous feet between	96				
if tax was withheld.	11	Alimony received		come taxes (see msiric	nons)	• • • • • • • •	· · · 10		303.
lf you did not	12	Business income or (loss).	Attach Schedule	C or C-E7			11		
get a W-2,		Capital gain of poss). At Sch D	í 1606. Tí not rená, ric i	nete .		_ <u> </u>	12	· · · · · · · · · · · · · · · · · · ·	
see instructions.		Orner Same of (tosses), VD	ach Form 4797 .			🗇	13		
	15a	ITVA distributions	115al	ьт	axable amo	ount (see instra	14 15b		
	158	Pensions and annuities .	16a	i k. T.			16b		
Enclose, but do	17 18	Rental real estate, royalties	s, partnerships, S	Omoratione truete	etc. Attach	Schedule E .	17		
tot attach, any			wiskieduje F.				18		
rayment. Alsó, xlease use		Unemployment compensat Social security benefits	lon	· · · · · · · <sub>• •</sub> · · .			19	·	
Form 1040-V.	21	Other income w-2	- 20 a	b Te	axable amo	ount (see instrs)	20 b	·····	
		Add the amounts in the fer	right column for the				21		0.
A ellisses 4 - 1	23	Add the amounts in the far Educator expenses (see in:	structions)	res / inrough 21. In	is is your t	otal income	► 22	77,4	78.
Adjusted Gross	~~	variable native less extrement of use	Others portorming and		23		1		
ncome		2 manager constants: Landicia L (IIII	2100 OF 2106-17		24		193		
	26	fealth savings account ded	uction. Attach For	m 8889[	25		$\dashv$		
	27	Moving expenses. Attach F	orm 3903		26		7 1		
	28 5	One half of self-employmen	tax. Attach Sche	đule SE [	27				
	29 9	Self-employed SEP, SIMPL	E, and qualified pl	ans	28				
	30	ielf-employed health insurance d	eduction (see instructi	ons) [	29		7		
		enalty on early withdrawal limony paid to Recipient's SSN.	Of Savings	• • • • • • • • [	30		7		
	32 1	RA deduction (see instruction	· · · · · · · · · · · · · · · · · · ·		31 a				
	33 8	tudent loan interest deduct	ion (see instruction	····· [	32				
	34 T	uition and fees deduction.	Attach Form 9047	ns) · · · · · .	33				
	30 0	urnesae production activities ded	uction. Attach Form 90	302 E	34				
	30 A	ou mies 23 - 31a and 32 - 35 .  ,		_	35				
	3/ 5	ubtract line 36 from line 22	This is your adde.			• • • • • • • •	36		
AA For Disclosur	e, Priv	acy Act, and Paperwork F	leduction Act No	tice, see instruction	<u></u>		<u>► 37</u>	77,41	
				, (1194 UCUO	110.	FDIA0112 12/	06/07	Form 1040 (2	007)

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Form 1040 (200)		f 44
Tax and	38 Amount from line 37 (adjusted gross income)	340-52-8155 Page 2
Credits	30a Charle   1   Van	38 77,478.
	" [   Charles was been 1 c	
Standard	b If your spouse itemizes on a separate return, or you were a dual-status alien, see instrs and ck here ➤ 39 b	
Deduction	40 Remized deductions (from Schedule A) or your standard deduction (see left margin)	[= ]
for —	41 Subtract line 40 from line 38	42,358.
<ul> <li>People who checked any box</li> </ul>	42 If line 38 is \$117 300 or lose	41 35,120.
on line 39a or	42 If line 38 is \$117,300 or less, multiply \$3,400 by the total number of exemptions claimed on line 6d. If line 38 is over \$117,300, see the instructions 43 Taxable income, 20thracf ine 42 from fine 41	
39b or who can	43 Taxable income. Subtract line 42 from line 41.	42 13,600.
be claimed as a dependent, see	a mic 42 is more than line 41, enter -0-	43 21.520
instructions.	44 Tax (see instrs). Check if any tax is from: a Form(s) 8814 b Form 4972	21,520.
1	G (Form(s) 8880	
<ul><li>All others:</li></ul>	45 Alternative minimum tax (see instructions). Attach Form 6251	2,446.
Single or Married	46 Add lines 44 and 45	45
filing separately, \$5,350	47 Credit for child and depondent any	2,446.
\$5,350	48 Credit for the elderte and a final transfer form 2441	N.63
Married filing	The Great to the enterty of the disabled. Attach Schedule P	
jointly or		2011
Qualifying	Nesidential energy credits. Attach Form 5695	
widow(er), \$10,700	51 Foreign tax credit. Attach Form 1116 if required	s d
\$10,700	52 Child tax credit (see instructions). Attach Form 8901 if remired	
Head of	35 Kelinement cavines contribution	
household,		
\$7,850	J 55 Other confer: a   Form   ☐ Form   ☐	`
	56 Add lines 47 through 55. These are your table   55	
		56 271.
<del></del>	37 Subtract line 56 from line 46. If line 56 is more than line 46, enter 0	2/1.
O44	on amportant are seems 20 seems 25.	57 2,175. 58
Other	Form 4127 In Commonto	
Taxes	Adulation at tax on IKAS, other qualified retirement plans, etc. Attach Form 6220 if company	59
	MOVERICE Barried Income cradit payments from Corm(s) M. O. L	60
	o incuserioli emplovment tayes Δttach Cahadula U	61
	03 MOS WIRES 57-62, 1705 IS Work total tax	62
Payments	04 Federal income tay withhold from Farman 144 of 1	63 2,175.
If you have a	DO ATT / estimated the presents and account to the second	, ja 1
qualifying		
i chiid, attach	b Nontaxable combat pay election ▶ 66 b	전 원
Schedule EIC.	67 Fyross social sociative and time 1 DDT4	- 1
	67 Excess social security and tier 1 RRTA tax withheld (see instructions) 67	[[] [ []
	Additional difficult. August Form 8817	- 1-1-1
	A STROOM POINT MAIN I CANCOL IOT EXTERISION TO THE (SOE INSTRUCTIONS)	
	""""""""""""""""""""""""""""""""""""""	현쇄
	/ Resultable credit for thor year minimum tay from Sorm 9001 Sec. 22	1,24
	These are your total payments	<u> </u>
Refund	73 If fine 72 is more than line 63, subtract line 63 from line 72. This is the amount the amount the	8,542.
Direct deposit?	The strong of the 13 you want returned to you if Form 8888 is attached about the	6,367.
See instructions		74a 6,367.
and fill in 74b, 74c, and 74d or	D Roduling Hamilber	919
Form 8888.	75 Amount of line 73 year want amplied to year 3000	.취
Amount		* * * * * * * * * * * * * * * * * * *
You Owe	Jesus Submitted into 12 million 05, FOT DELETES ON how to have see inchestions	76
	77 Estimated tax penalty (see instructions)	TO STREET OF YOUR
Third Party	DO YOU WANT to allow another person to discuss this return with the tops (	
Designee	name Phone Pen	ete the following. X No sonal identification
Sign	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my belief, they are true, correct, and complete. Declaration of preparer (other than tex	nber (PIN)
Here	season, way are use, correct, and complete. Declaration of preparer (other than texpayer) is based on all information of which preparer has	nowledge and
Joint return?		
See instructions.		Deytime phone number
Кеер а сору	Spouse's signature. If a joint return, both must sign.  Operating Engineer Spouse's competer	
or your records.	- Second a decupation	
· · · · · · · · · · · · · · · · · · ·	Homemaker	
Paid .		Preparer's SSN or PTIN
Preparer's	Firm's name Self - Dromand Check if self-employed	
Use Only		
	constants and Call Call Call Call Call Call Call Cal	
· · · · · · · · · · · · · · · · · · ·	ZIP code Phone no.	

ase 08-25766 Doc 1

CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

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DATE: July 3, 2008
PAY RUN ID: E820080628-0501763475

ADVICE NUMBER: 501763475

PAY PERIOD: 06/15/08-06/28/08 LANE/GRADE: B26

httintkinillimihttahahillulailliluntuhihilitalailil DENARDO DARNELL ELLIS 10524 S CALUMET AVE CHICAGO IL 60628-2837



MPLOYER ID: TIME CURRENT: DVERTIME:	000135778 56.00 20.50	YTD TOTAL GROSS: \$43,380.19 YTD TAXABLE GROSS: \$39,757.05	
POSITION/EARN TY	PEHOURS-AMOUNT/ADJADJ. PP	CODE: 00621/510	91/007781
156546/Reg Earns 156546/Vacation 270586/OT 1.5x 275981/OT 2x	56.00 1709.11 24.00 732.48 12.00 549.36 8.50 518.84	CPS Pension Plan Employee +1 CPS Pension Plan Break Advance Repayment Fed Withholding M02 441 Fed MED/EE IL Withholding 02 97 Employee Supplemental Lif Dep/Spouse Personal Accid 0 Dep/Spouse Life Personal Accident Insuran Opr/Engr L.143 GR 2 DUES 30	.22 457.86 .99 64.87 .27 558.82 .00 241.59 .31 586.03 .93 1118.86 .43 109.59 .12 1.56 .45 5.85 .68 8.84 .18 392.34 .00 .00
BENEFIT DAYSSCK 0.00 VAC 13.67	SCP 0.00 PBD 3.00 VC1 1.00 VC2 -1.00	CBOE Pension Contrib 170  PAYMENT DISTRIBUTION	91 2196.20



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

\$3,509.79

ADVICE NUMBER

\*\*\* CURRENT NET PAY

501763475

\$2,788.61

July 3, 2008

DENARDO DARNELL ELLIS TO THE ORDER OF

\*\*\* CURRENT GROSS PAY

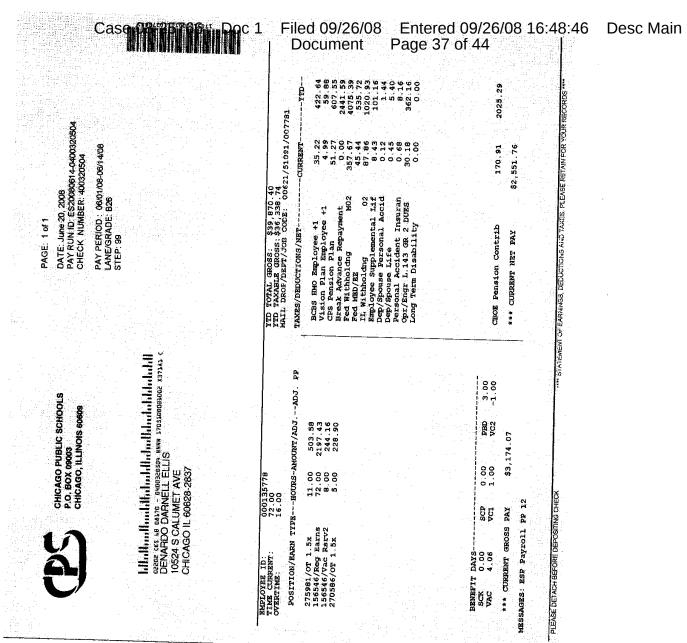
MESSAGES: ESP PP 13 Payroll

\$2,788.61

2788.61

# DEPOSIT - NON NEGOTIABLE

#501763475# #071923226#



BRNEIT DAYS--SCK 0.00

Case 08-25766 Doc 1

Desc Main

CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

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DATE: July 18, 2008

PAY RUN ID: ES20080712-0501812519

ADVICE: NUMBER: 501812519

PAY PERIOD: 06/29/08-07/12/08 LANE/GRADE: 826

ե#հվետ/հաներերեր Արևա/հետևութել երևու DIMAL CKS 188 DA178 - 0501612517 NNNN 1785100801002 X37181 A
DENARDO DARNELL ELLIS 10524 S CALUMET AVE CHICAGO IL 60628-2837



EMPLOYEE ID: TIME CURRENT: CYERTIME:	000135778 40.00 4.00	YTD TOTAL GROSS: \$46,100.13 YTD TAXABLE GROSS: \$42,383.66	
POSITION/BARN TY	PEHOURS-AMOUNT/ADJADJ. PP	MAIL DROP/DEPT/JOB CODE: 00621/51091/	Control of the control of the
156546/Reg Barns 270586/OT 1.5x 156546/Holiday	8.00 244.16 06/30/08 4.00 190.44 8.00 253.93	### TAXES/DEDUCTIONS/NET	493.08 69.86
156546/Reg Barns 156546/Vacation	24.00 761.78 40.00 1269.63	Break Advance Repayment 0.00 Fed Withholding M02 279.09 Fed MED/EE 38.86 IL Withholding 02	
	la de la compansión de la La compansión de la compa	Employee Supplemental Lif 8.43 Dep/Spouse Personal Accid 0.12 Dep/Spouse Life 0.45 Personal Accident Insuran 0.68 Opr/Engr L.143 GR 2 DUES 30.18	118.02 1.68 6.30 9.52
		Long Term Disability 0.00	422.52 0.00
BENEFIT DAYS SCK 0.00 VAC 8.67	SCP 0.00 PBD 3.00 VC1 1.00 VC2 -1.00	CBOE Pension Contrib 177.07 PAYMENT DISTRIBUTION	2373.27
*** CURRENT GROSS	PAY \$2,719.94	Checking ******4588  *** CURRENT NET PAY \$2,194.62	2194.62



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

ADVICE

NUMBER

501812519

July 18, 2008

PAY TO THE ORDER OF: DENARDO DARNELL ELLIS

\$2,194.62

# DEPOSIT - NON NEGOTIABLE

#501812519# (1071923226)

CHICAGO, ILLINOIS 60609

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CHICAGO PUBLIC SCHOOLS PAGE: June 6, 2008
PAGE: Jun

ADVICE NUMBER: 501662786

PAY PERIOD: 05/18/08-05/31/08 LANE/GRADE: 826

12475 CKZ LB 08156 - 0501662786 NNNN 1565100001002 X37181 A
DENARDO DARNELL ELLIS 10524 S CALUMET AVE CHICAGO IL 60628-2837



Employee Supplemental Liff Dep/Spouse Personal Accid 0. Dep/Spouse Life 0. Personal Accident Insuran 0. Opr/Engr L.143 GR 2 DUES 30. Long Term Disability 0.  CBOE Pension Contrib 170.	<u>e proposition de la describación de la decembra de</u> La decembra de la dec
156546/Reg Earns   72.00   2197.43   2197.65	
Fed Withholding M02 311. Fed MED/EE 41. IL Withholding 02 80. Employee Supplemental Lif 8. Dep/Spouse Personal Accid 0. Dep/Spouse Life 0. Personal Accident Insuran 0. Opr/Engr L. 143 GR 2 DUES 30. Long Term Disability 0.	99 54. 27 556.
Dep/Spouse Personal Accid 0. Dep/Spouse Life 0. Dep/Spouse Life 0. Personal Accident Insuran 0. Opr/Engr L.143 GR 2 DUES 30. Long Term Disability 0.  CBOE Pension Contrib 170.	43 3717. 96 490. 65 933.
Long Term Disability 0.	12 1. 45 4. 68 7.
BENEFIT DAYS	18 331. 00 0.
BENEFIT DAYS	91 1854
SCK 0.00 SCP 0.00 PBD 3.00 PAYMENT DISTRIBUTION————————————————————————————————————	250.0 2118.3



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

ADVICE NUMBER

501662786

June 6, 2008

PAY TO THE ORDER OF:

DENARDO DARNELL ELLIS

\$2,368.34

# - NON NEGOTIABLE

#501662786# #071923226#

9435115#

CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

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DATE: May 9, 2008 PAY RUN ID: ES20080503-0501565764 ADVICE NUMBER: 501565764

PAY PERIOD: 04/20/08-05/03/08 LANE/GRADE: B26

STEP: 99

ldlodlacillacidbabaddlabadldadddadddd 12504 CKS LB (03128 - 050)515764 NNNN 1285100001002 X37183 A
DENARDO DARNELL ELLIS
10524 S CALUMET AVE CHICAGO IL 60628-2837



ME CHERENT	000135778 72.00	18 July 17		YTD TOTAL GROSS: \$30,401.61	
KRTIME	6.00	<del>li Salawa</del> ia	Tropisson ri <del>al sactions.</del>	YTD TAXABLE GPOSS S27 144 30	
	19 19 19 19 19 19 19 19 19 19 19 19 19 1			MAIL DROP/DEPT/JOB CODE: 00621/	1091/007781
POSITION/BARN TY	PBHours-ai	OUNT/ADJ.	ADJ PP	TAVES /DEPT.	
		e daneni, Filo		TAXES/DEDUCTIONS/NETCU	RRENTYTD
156546/Reg Earns 156546/Vacation		2197.43		BCBS HMO Employee +1	
270586/OT 1.5x	8.00	244.16		Vision Plan 2007	35,22 316.9
275981/OT 1.5x	5.50	251.79		Vision Plan Employee +1 CPS Pension Plan	4.99 44.
5 (0301/01 1.3X	0.50	22.89		Break Advance Repayment	51.27 453.
		24.4. and the			0.00 2441.
		4 diamentaria		Fed MED/EE MD2	78.81 3053.
		医骶性 医咽		· · · · · · · · · · · · · · · · · · ·	38.80 400.
		yd Autil Dair		TL Withholding 02	74.13 763.
				Employee Supplemental Lif	8.43 75.6
J-1911年 1111 1111 1111 1111 1111 1111 111				Dep/Spouse Personal Accid	0.12 1.0
		frank Sala	and Clark Hilliams	Dep/Spouse Life	0.45 4.0
		All All Land Control		Personal Accident Insuran	0.68 6.1
	经产品的自由的	Aprilio de la		Opr/Engr L 143 GR 2 DUES	30.18 271.6
	<b>共同的自由的</b>			Long Term Disability	0.00 0.0
SNEFIT DAYS				CBOR Pension Contrib	70.91 1512.5
SCK 0.00	SCP 0 no			PAYMENT DISTRIBUTION	
VAC 5.06	VC1 1.00	PBD VC2	3.00 0.00	Credit Union *****5888 Checking ******9192	250.0 1943.1
** CURRENT GROSS	PAY \$2	716.27		*** CURRENT NET PAY \$2.1	
GES: ESP Payroll		And the second of the second	production of the second control of the	S2.1	93.19



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

ADVICE NUMBER

501565764

May 9, 2008

TO THE ORDER OF: DENARDO DARNELL ELLIS

\$2,193.19

# DEPOSIT - NON NEGOTIABLE

#501565764# #071923226#

CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

DATE: May 5, 2008 PAY RUN ID: SU20080426-0501561686 ADVICE: NUMBER: 501561686

PAY PERIOD: 04/06/08-04/27/08

LANE/GRADE: B26 STEP: 99

հմիսիոսի իրակին արևիրի հայարի այդ այդ անակին արևի

03602 CKS 68 06323 - 050156366 NNNN 1235100005902 X37281 A
DENARDO DARNELL ELLIS 10524 S CALUMET AVE CHICAGO IL 60628-2837



VAC 6.06	VC1	1.00	PBD VC2	3.00 0.00	Credit Union *****58 Checking *****91	88 92	250.00 211.26
BENEFIT DAYS SCK 0.00	SCP	0.00			CBOE Pension Contrib  PAYMENT DISTRIBUTION	34.18	1341.65
						0.00	241.44
•					Personal Accident Insuran Opr/Engr L.143 GR 2 DUES	0.00	3.60 5.44
					Dep/Spouse Personal Accid Dep/Spouse Life	0.00	0.96
					Long Term Disability Employee Supplemental Lif	0.00	0.00 67.44
					IL Withholding 02	7.08 9.73	361.37 689.43
					Fed Withholding MO2 Fed MED/EE	0.00	39.92 2774.58
					BCBS HMO Employee +1 Vision Plan Employee +1	0.00	2441.59 281.76
			100.52		CPS Pension Plan Break Advance Repayment	10.25 0.00	402.47
156546/Vacation		16.00	468.32	·	TAXES/DEDUCTIONS/NET	CURRENT	YTD
POSITION/EARN TY	PE	HOURS-AMO	OUNT/ADJ	-ADJ. PP	TESTE DROP/DEPT/JOB CODE: 006	21/51091/00	17781
TIME CURRENT: OVERTIME:	0.00				YTD TOTAL GROSS: \$27,685,34 YTD TAXABLE GROSS: \$24,519,60		
 EMPLOYEE ID:	0001	35778					



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609

MESSAGES: Supplemental Teacher Payroll PP 09

ADVICE NUMBER

CURRENT NET PAY

501561686

\$461.26

May 5, 2008

**DENARDO DARNELL ELLIS** TO THE ORDER OF:

\$461.26

- NON NEGOTIABLE

# 501561686# #071923226#

(PS

CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609 DATE: May 12, 2008 PAY RUN ID: \$U20080503-0501579758 ADVICE NUMBER: 501579758

PAY PERIOD: 04/20/08-05/04/08

LANE/GRADE: B26 STEP: 99

LIMINATION AND LIBRORY AND LIBRORY WAS LED BENARDO DARNELL ELLIS

10524 S CALUMET AVE
CHICAGO IL 60628-2837



TIME CURRENT: OVERTIME:	0.00 4.50				YTD TOTAL GROSS: \$30,607.6; YTD TAXABLE GROSS: \$27,350.40		
POSITION/EARN T	YPEH	OURS-AMO	UNT/ADJ	-ADJ. PP	MAIL DROP/DEPT/JOB CODE: 00 TAXES/DEDUCTIONS/NET		7781 
275981/OT 1.5x		4.50	206.01		Break Advance Repayment BCBS BMO Employee +1 Vision Plan Employee +1 CPS Pension Plan Fed Withholding M02 Fed MED/EE IL Withholding 02 Long Term Disability Employee Supplemental Lif Dep/Spouse Life Personal Accident Insuran	0.00 0.00 0.00 0.00 0.00 2.99 1.57 0.00 0.00	2441.59 316.98 44.91 453.74 3053.39 403.16 765.13 0.00 75.67 1.08 4.05
					Opr/Engr L.143 GR 2 DUES	0.00	271 62
SCK 0.00 VAC 5.06	SCP VC1	0.00 1.00	PBD VC2	3.00	CBOE Pension Contrib  PAYMENT DISTRIBUTION Credit Union ******5	0.00	1512,56
*** CURRENT GROS			96.01		Credit Union *****5  *** CURRENT NET PAY	\$201.45	201.45



CHICAGO PUBLIC SCHOOLS P.O. BOX 09003 CHICAGO, ILLINOIS 60609 ADVICE NUMBER

501579758

May 12, 2008

PAY TO THE ORDER OF: DENARDO DARNELL ELLIS

\$201.45

# ADVICE OF DEPOSIT - NON NEGOTIABLE

№ 50157975B# #071923226#

Certificate Number: 00437-ILN-CC-004440582

### **CERTIFICATE OF COUNSELING**

CERTIFICAL	LE OF	COUNSE	LING
I CERTIFY that on July 15, 2008	, a	t 8:18	o'clock AM MDT ,
Denardo D. Ellis		received	from
Black Hills Children's Ranch, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Northern District of Illinois	, a	n individual [o	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a c	lebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this	certifica	te.	
This counseling session was conducted by	internet a	and telephone	'
Date: July 15, 2008	Ву	/s/Max Edward	ls
	Name	Max Edwards	
	Title	Credit Counsel	lor
* Individuals who wish to file a bankruptcy Code are required to file with the United St counseling from the nonprofit budget and the counseling services and a copy of the d credit counseling agency. See 11 U.S.C. §	tates Bar credit cou ebt repay	nkruptcy Court unseling agency yment plan, if a	a completed certificate of

### Doc 1 Filed 09/26/08 Entered 09/26/08 16:48:46 Desc Main Northern District of Illinois Page 44 of 44 Case 08-25766

(Joint Debtor)

IN RE:	Con No
Ellis, Denardo D	Case No.
Debtor(s)	Chapter 7
DECLARATION REGARDING E Signed by Debtor(s) or Corpor To Be Used When Filing o	rate Representative
PART I - DECLARATION OF PETITIONER A. To be completed in all cases.	Date: July 29, 2008
I (We) Denardo D Ellis  officer, partner, or member, hereby declare under penalty of perjury that to correct social security number(s) and the information provided in the electrocapplication to pay filing fee in installments, is true and correct. I(we) conschedules, and this DECLARATION to the United States Bankruptcy Counwith the Clerk in addition to the petition. I(we) understand that failure to figures understand that failure to figures and 10 security.	onsent to my(our) attorney sending the petition, statements,
B. To be checked and applicable only if the petitioner is an individude debts and who has (or have) chosen to file under chapter 7.	nal (or individuals) whose debts are primarily consumer
I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12 relief available under each such chapter; I(we) choose to proceed chapter 7.	2, or 13 of Title 11 United States Code; I(we) understand the under chapter 7; and I(we) request relief in accordance with
C. To be checked and applicable only if the petition is a corporation,	
I declare under penalty of perjury that the information provided in the to file this petition on behalf of the debtor. The debtor requests relief	nis petition is true and correct and that I have been authorized of in accordance with the chapter specified in the petition.
signature: Denant Relle Signat	
(Debtor or Corporate Officer, Partner or Member)	(Joint Debtor)